Certificate Number: 14424-PAE-DE-037212938

Bankruptcy Case Number: 23-10394



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 26, 2023</u>, at <u>9:32</u> o'clock <u>PM EST</u>, <u>Carol M Smith</u> completed a course on personal financial management given <u>by internet</u> by <u>BK Class Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: February 26, 2023 By: /s/Edsie Lim

Name: Edsie Lim

Title: <u>Certified Personal Finance Counselor</u>